

In the Claims

Please cancel Claims 18, 19, 51, and 55, without prejudice or disclaimer of subject matter.

Please amend Claims 22, 24, 25, 31-33, 36, 38, 40, 41, 43-45, and 56 and add new Claim 57, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

Claims 1-21 (canceled)

Claim 22 (currently amended): A computer-implemented method for facilitating a transaction, comprising the steps of:

identifying, via a host computer, ~~at least one~~ a primary account;

generating, via ~~[[said]]~~ the host computer, a secondary transaction number that is configured to facilitate a transaction;

associating, via ~~[[said]]~~ the host computer, the secondary transaction number with ~~said least one~~ the primary account;

issuing the secondary transaction number to a first party to facilitate ~~[[a]]~~ the transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction with the second party;

receiving transaction information from ~~[[a]]~~ the second party for authorization;

forwarding, via ~~[[said]]~~ the host computer, the transaction information to a card authorization system for authorization processing;

processing the transaction information with the card authorization system, wherein the card authorization system determines whether the transaction information includes the secondary transaction number and, when the secondary transaction number is included in the transaction information, interfaces with a secondary transaction number system to determine ~~[[if]]~~ whether authorization is appropriate~~[[;]]~~, wherein authorization determination includes:

~~recognizing, via said host computer, that the transaction information comprises a secondary transaction number;~~

~~retrieving account information that is associated with the secondary transaction number; and~~

~~determining, via said host computer, if conditions of use associated with the primary account are satisfied, wherein the conditions of use parameters associated with the primary account include at least an expiration date;~~

~~determining, via said host computer, if conditions of use~~ whether conditions-of-use parameters associated with the secondary transaction number are satisfied; and

returning, via ~~[[said]]~~ the host computer, an ~~appropriate~~ approval code to the second party, ~~if conditions of use~~ when the conditions-of-use parameters associated with the secondary transaction number ~~and the primary account~~ are satisfied; ~~and,~~

~~declining, via said host computer, the authorization request when at least one of the conditions associated with the primary account and the secondary transaction number are not satisfied.~~

Claim 23 (canceled)

Claim 24 (currently amended): A method for facilitating a transaction, comprising the steps of:

~~identifying at least one~~ a primary account;

generating a secondary transaction number that is configured to facilitate a transaction;

associating the secondary transaction number with ~~said at least one~~ the primary account;

issuing the secondary transaction number to a first party to facilitate a transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction;

receiving transaction settlement information from ~~[[a]]~~ the second party, ~~wherein the corresponding to a transaction~~ ~~[[was]]~~ facilitated ~~using a secondary~~ by a transaction number;

~~identifying the transaction settlement information as a transaction involving a secondary transaction number;~~ and verifying that the secondary transaction number is a valid the secondary transaction number;

capturing the transaction settlement information in a financial capture system; and
~~causing the second party to be paid;~~
~~identifying the primary account that is associated with the secondary transaction~~
~~number;~~
~~replacing the secondary transaction number with the primary account number;~~
~~processing the transaction settlement information in an accounts receivable~~
~~system; and~~
generating a billing statement for the primary account that includes ~~at least the~~
~~primary account number~~ a charge for the transaction facilitated by the secondary transaction
number.

Claim 25 (currently amended): The method of claim 24, further comprising the
[[steps]] step of comparing the transaction settlement information with ~~conditions-of-use~~
conditions-of-use parameters associated with the secondary transaction number to determine
[[if]] whether the ~~conditions-of-use~~ conditions-of-use parameters have been satisfied.

Claims 26-30 (canceled)

Claim 31 (currently amended): A method of processing authorization and
settlement requests in a transaction system, comprising the steps of:

receiving an authorization request from a second party, where the authorization request involves a secondary transaction number with limited-use conditions associated therewith;

routing the authorization request to a card authorization system to determine if ~~limited-use~~ whether the limited-use conditions have been satisfied;

returning to the second party a message ~~declining authorization if the conditions have not been satisfied; and~~

~~returning to the second party a message approving authorization request if~~ based on whether the limited-use conditions have been satisfied.

Claim 32 (currently amended): The method of claim 31, further comprising the step of receiving from the second party a settlement request for payment of a transaction involving a ~~secondary~~ transaction number_{[[;]]}, wherein the second party is paid _{[[if]]} when the transaction number corresponds to the secondary transaction number is valid.

Claim 33 (currently amended): A method of claim 32, further comprising the steps of:

routing the ~~second party~~ settlement request for payment to a financial capture system_{[[,]]};

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing; and

creating an accounts receivable file and routing the accounts receivable file to a service that retrieves ~~the associated~~ a primary account number ~~[[and]]~~ associated with the secondary transaction number, replaces the secondary transaction number with the primary account number, and forwards the resulting accounts receivable file to an accounts receivable system to generate ~~the first party~~ a billing statement.

Claims 34 and 35 (canceled)

Claim 36 (currently amended): A host computer system for facilitating transactions, comprising:

a user interface system configured to allow a first party to interact with a host ~~computer's transaction services~~ computer;

a number generating and processing mechanism, including at least one application server and at least one database, configured for receiving input from the user interface system to generate a secondary transaction number and to associate therewith a designated primary account; and~~[[,]]~~

a settlement processing mechanism including at least a financial capture system configured for capturing transaction information relating to use of secondary transaction numbers, an accounts receivable system for billing the first party, and an accounts payable system for paying ~~[[the]]~~ a second party.

Claim 37 (canceled)

Claim 38 (currently amended): A method for facilitating a transaction, comprising the steps of:

~~registering~~ providing an interface that enables a first party to register with a card provider system to use a transaction system;

~~logging in to the card provider's transaction system by providing~~ obtaining authenticating information~~[[,]]~~ from the first party and causing the card provider system to verify that ~~[[a]]~~ the first party is a registered and authorized user based on the authenticating information;

~~designating at least one transaction account as at least one primary account;~~

~~requesting~~ receiving a request for a secondary transaction number from the ~~card provider,~~ first party and causing the card provider system to generate a secondary transaction number and to associate the secondary transaction number with the ~~previously selected said at least one primary account;~~ and~~[[,]]~~

~~receiving~~ providing the secondary transaction number ~~from the card provider to~~ the first party.

Claim 39 (original): The method of claim 38, further comprising the step of providing the secondary transaction number to a second party to facilitate a transaction.

Claim 40 (currently amended): The method of claim 38, further comprising the step of selecting ~~conditions-of-use~~ conditions-of-use parameters to be associated with the secondary transaction number.

Claim 41 (currently amended): The method of claim 38, further comprising the step of defining ~~conditions-of-use~~ conditions-of-use parameters to be associated with the secondary transaction number.

Claim 42 (original): The method of claim 38, wherein the steps occur online.

Claim 43 (currently amended): The method of claim 38, wherein ~~said at least one~~ the primary account is a non-currency based account.

Claim 44 (currently amended): The method of claim 38, wherein ~~said at least one~~ the primary account is associated with an electronic ~~line-of-credit~~ line-of-credit system.

Claim 45 (currently amended): The method of claim 39, further comprising the step of ~~disputing~~ receiving a dispute of a charge for ~~[[a]]~~ the transaction involving ~~[[a]]~~ the secondary transaction number~~[[,]]~~ and causing ~~the card provider to charge back~~ the charge to be charged back to the second party.

Claims 46-55 (canceled)

Claim 56 (currently amended): A computer-implemented method for facilitating a transaction, comprising the steps of:

receiving a primary account number from a first party to initiate a transaction;

sending the primary account number, via a host computer, to a card provider[[,]]
~~requesting to request~~ that the card provider generate and return a secondary transaction number that is associated with the primary account number;

receiving from the card provider, via [[said]] the host computer, the secondary transaction number associated with the primary account number, wherein the secondary transaction number is then used to facilitate a ~~transaction~~ settlement of the transaction; and[[,]]

purging, via [[said]] the host computer, the primary account number from ~~the~~ second party's records relating to a second party and replacing the primary account number with the associated secondary transaction number.

Claim 57 (new): A computer-implemented method for facilitating a transaction, comprising the steps of:

a host computer receiving transaction information from a second party for
requesting authorization of a charge made by a first party for a transaction;

the host computer forwarding the transaction information to a card authorization system for authorization processing;

the card authorization system determining whether the transaction information includes a secondary transaction number for facilitating the transaction and, when the secondary transaction number is included in the transaction information,

identifying a primary account of the first party based on the secondary transaction number, and

determining whether authorization is appropriate based on conditions-of-use parameters associated with the secondary transaction number;

the card authorization system transmitting an approval code to the host computer, when the conditions-of-use parameters are satisfied;

the host computer, upon receipt of the approval code, notifying the second party and causing the charge to be billed to the primary account of the first party; and

the card authorization system maintaining an active status of the secondary transaction number after the secondary transaction number has been used to facilitate the transaction.